

Information to identify the case:

Debtor 1	<u>Dominick J Allocco Jr.</u>	Social Security number or ITIN	xxx-xx-6690
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah J Allocco</u>	Social Security number or ITIN	xxx-xx-5303
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-13677-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dominick J Allocco Jr.

Deborah J Allocco

12/3/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dominick J Allocco, Jr.
Deborah J Allocco
Debtor(s)

Case No. 16-13677-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 03, 2020

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Dominick J Allocco, Jr., Deborah J Allocco, 149 Gates Ave, Gillette, NJ 07933-1719
516027029	+ American Express, PO Box 6559, Omaha, NE 68106-6559
516228584	+ Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
516120374	+ Cheswold Ophrys LLC, P.O Box 3978, Seattle, WA 98124-3978
516027042	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516027043	+ Experian, PO BOX 9701, Allen, TX 75013-9701
518994236	+ NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, PO Box 4850, Trenton, NJ 08650-4850
516182501	+ NJSVS, Bankruptcy Unit, PO Box 4850, Trenton, NJ 08650-4850
516143716	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
518328615	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516120380	+ State of New Jersey, Surcharge Administration, P.O Box 136, 4th Floor, Trenton, NJ 08666-0136
516027048	+ State of New Jersey Division of Taxation, P.O Box 187, Trenton, NJ 08695-0187
516027051	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
516120382	+ US Department of Education, P.O Box 740283, Atlanta, GA 30374-0283

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 22:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2020 22:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516126584	EDI: BECKLEE.COM	Dec 04 2020 02:33:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
516157496	EDI: BECKLEE.COM	Dec 04 2020 02:33:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
516120373	+ EDI: BECKLEE.COM	Dec 04 2020 02:33:00	American Express, Bankruptcy Department, P.O Box 3001, 16 General Warrend Blvd, Malvern, PA 19355-1245
516027030	+ EDI: BANKAMER.COM	Dec 04 2020 02:33:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
516027031	+ EDI: BANKAMER.COM	Dec 04 2020 02:33:00	Bank Of America, 1800 Tapo Canyon, Simi Valley, CA 93063-6712
516249434	+ EDI: BANKAMER.COM	Dec 04 2020 02:33:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 03, 2020

Form ID: 3180W

Total Noticed: 56

516027032	+ EDI: TSYS2.COM	Dec 04 2020 02:33:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516027033	+ EDI: TSYS2.COM	Dec 04 2020 02:33:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516245273	+ Email/Text: bncmail@w-legal.com	Dec 03 2020 22:05:00	Cheswold (Ophrys), LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516027035	+ EDI: CRFRSTNA.COM	Dec 04 2020 02:33:00	Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399
516027034	+ EDI: CRFRSTNA.COM	Dec 04 2020 02:33:00	Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
516027037	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 03 2020 23:08:17	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
516027036	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 03 2020 23:22:04	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516027041	EDI: DISCOVER.COM	Dec 04 2020 02:33:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516120375	+ EDI: CITICORP.COM	Dec 04 2020 02:33:00	Department Stores/ National Bank Macy, P.O Box 4275, Norcross, GA 30091-4275
516027039	+ Email/Text: electronicbkydocs@nelnet.net	Dec 03 2020 22:05:00	Dept Of Ed/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516027038	+ Email/Text: electronicbkydocs@nelnet.net	Dec 03 2020 22:05:00	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516047298	EDI: DISCOVER.COM	Dec 04 2020 02:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516027040	+ EDI: DISCOVER.COM	Dec 04 2020 02:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516027044	+ Email/Text: camanagement@mtb.com	Dec 03 2020 22:04:00	Hudson City Savings Ba, West 80 Century Rd, Paramus, NJ 07652-1437
516027045	EDI: IRS.COM	Dec 04 2020 02:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516236460	EDI: JEFFERSONCAP.COM	Dec 04 2020 02:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516120376	+ EDI: JEFFERSONCAP.COM	Dec 04 2020 02:33:00	Jefferson Capital Systems LLC, P.O Box 772813, Chicago, IL 60677-0113
516245478	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 23:16:16	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516101256	Email/Text: camanagement@mtb.com	Dec 03 2020 22:04:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516027046	Email/Text: camanagement@mtb.com	Dec 03 2020 22:04:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
516173763	+ EDI: MID8.COM	Dec 04 2020 02:33:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516120377	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates LLC, P.O Box 12914, Norfolk, VA 23541
516269643	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Bank Of America, POB 41067, Norfolk VA 23541
516269516	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 03, 2020

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516273647	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516265840	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
516269699	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541
516120378	+ EDI: PRA.COM	Dec 04 2020 02:33:00	PRA Receivables Management LLC, P.O Box 12914, Norfolk, VA 23541-0914
516120379	+ EDI: Q3G.COM	Dec 04 2020 02:33:00	Quantum Group LLC, Moma Funding LLC, P.O Box 788, Kirkland, WA 98083-0788
516042762	EDI: Q3G.COM	Dec 04 2020 02:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516027049	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516120381	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Synchrony Bank/Care Credit, P.O Box 103104, Roswell, GA 30076-9104
516027050	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516041982	+ Email/Text: electronicbkydocs@nelnet.net	Dec 03 2020 22:05:00	US Department of Education, c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518328616	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516027047	##	Nationwide Credit, Inc, P. O Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 03, 2020

Form ID: 3180W

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on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor M&T Bank NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

Scott E. Tanne

on behalf of Joint Debtor Deborah J Allocco ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

Scott E. Tanne

on behalf of Debtor Dominick J Allocco Jr. ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 6